

Balena Law Firm, LLC

Attorney at Law
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Account Statement

Prepared for Ralph and Cassandra Smith Jr.

Re: chapter 13 Bankruptcy hourly

Previous Balance	(\$2,828.00)
Current Charges	\$6,628.35
New Balance	\$3,800.35
Adjustments	\$0.00
Payments	(\$2,828.00)
Now Due	\$3,800.35
Trust Account	\$0.00

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INVOICE

Ralph and Cassandra Smith Jr.
4736 Secretariat Ct
Avon, OH 44011-3650

Invoice Date: February 21, 2017
Invoice Number: 12337
Invoice Amount: \$6,628.35

Matter: chapter 13 Bankruptcy hourly

Attorney's Fees

3/11/2016	bankruptcy consultation; chapter 13 likely due to household income level	W.J.B.	1.20	\$360.00
3/11/2016	enter clients into case manager	W.J.B.	.20	\$60.00
3/14/2016	open client file, best case, scanned docs, research ct docket, prior BK research, etc.	D.G.E.	.50	No Charge
3/14/2016	email to client with missing docs list	D.G.E.	.20	No Charge
3/25/2016	Processed \$500 pymt	D.G.E.	.10	No Charge
4/12/2016	cf creditor for Cassandra want to confirm representation and idea of chapter	W.J.B.	.20	\$60.00
4/13/2016	Processed \$2,000 op & \$328 to trust payment. PIF	D.G.E.	.10	No Charge
4/13/2016	OV Went over required docs, scanned mortg info, reviewed Access	D.G.E.	.50	\$35.00
4/15/2016	emailed pymt receipts and Access to client	D.G.E.	.20	No Charge
4/21/2016	updated Best case with bills and credit reports	D.G.E.	.30	No Charge
6/14/2016	PNC Verification telephone call	D.G.E.	.10	No Charge
7/12/2016	Cashland - Retained verification call	D.G.E.	.10	No Charge
7/14/2016	PC from Cassandra; she will working with her mortg. co to lower her mortg. monthly pymt amount. Once they complete the process she will call the office to move forward with the Ch 13.	D.G.E.	.20	No Charge
8/3/2016	PC from Cassandra: RE: repo auto issue. She gave me the phone number for GM Financial to see if they will except pymt and release the car	D.G.E.	.40	No Charge
8/3/2016	OC to GM Financial @ 877-993-9107 Reinstatement dept; I spoke with Lisa. The company will release the car once a money gram has been received. Delinquent May to Aug \$1103.00	D.G.E.	.50	\$35.00

8/3/2016	OC to Cassandra: Gave her the amount due and where and how to make the pymt. She is making the payment this afternoon.	D.G.E.	.30	\$21.00
8/3/2016	PC from Cassandra, she made the payment; confirmation # 64590138.	D.G.E.	.20	\$14.00
8/3/2016	OC to GM Financial. VM with confirmation of pymt number to obtain the release.	D.G.E.	.20	\$14.00
8/3/2016	em with required docs to file sent to Cassandra. She needs to file this case before something else happens.	D.G.E.	.20	No Charge
8/3/2016	cf cassandra smith. vehicle repoed. they have been holding off on filing because they are trying to build a cash cushion going in to ch 13. they are 65 days behind on car. GM will not return unless zi give her letter I am not doing bankruptcy. advise client only way we can get veh back is to file case. told her I need paystubs up to date, and any other papers we don't have. She said she'd call Deb.	W.J.B.	.40	\$120.00
8/4/2016	PC from GM Financial; Release has been issued to Midwest Recovery (216) 252-6843.	D.G.E.	.20	\$14.00
8/4/2016	VM to Cassandra to call Midwest Recovery to pick up the car	D.G.E.	.10	\$7.00
8/9/2016	Scanned August 2016 mortg. billing stmt. Updated BC with new amounts due.	D.G.E.	.10	No Charge
8/10/2016	via em I received a couple of pay stubs. EM to Ralph with the missing time frames that I need	D.G.E.	.20	No Charge
8/10/2016	client dropped off additional docs and we updated Best Case	D.G.E.	.40	No Charge
8/11/2016	Updated best case with the documents Cassandra delivered to the office. CCC and Titles are required and they are ready to file.	D.G.E.	.20	No Charge
8/11/2016	File to Bill to review for signing apt.	D.G.E.	.10	No Charge
8/18/2016	Cassandra called the office. Ralph is two month behind on his car pymt (1476.50) Santander Loan. Per Cassandra they do not have the funds to pay the full amount due. They received repo notice from the lender. Info to Bill.	D.G.E.	.20	No Charge
8/19/2016	work on schedules and plan; calculating foreclosure deficiency. will need to check file at LCCP; next need to check state tax liabilities; lots of liens.	W.J.B.	2.10	\$630.00
8/23/2016	continue work on budget and plan; ask deb to recalculate mortgage deficiency based on confirmation of sale numbers.	W.J.B.	.80	\$240.00
9/6/2016	received updated sch J via fax. I updated best case. Info to Bill	D.G.E.	.40	No Charge
9/6/2016	Phone call from Ralph. He does not understand why we don't put the house and car pymts in Sch J. Bill spoke with him last week regarding this information. Per Bill have both clients come to the office. EM to Cassandra to schedule apt	D.G.E.	.40	No Charge
9/6/2016	Most of the updated expenses are too or can not be	D.G.E.	.20	No Charge

	included (mortg & cars). I call Cassandra to come to the office so I can review the updated sched J Ralph submitted. Bill went over this updated sch J with Ralph.				
9/12/2016	VM to Cassandra to set apt to review the expense sheet	D.G.E.	.10	No Charge	
9/15/2016	pc from Cassandra, she will stop by the office to review the Sch J	D.G.E.	.20	No Charge	
9/23/2016	OC to Cassandra to see when she is coming to the office.	D.G.E.	.10	No Charge	
9/30/2016	Second vm to Cassandra to set her apt to review the Sch J so Bill can complete the Ch 13 Plan	D.G.E.	.10	No Charge	
9/30/2016	Ralph came to the office. We went over Sch I J and Summary. He understand how the numbers work in the Ch 13 now. He is good with the numbers. Bill approved a signing apt for 10/7/16 @ 10	D.G.E.	.40	No Charge	
10/5/2016	em to Cassandra: Don't forget the current pay stubs and BK Stmt for filing apt on Friday	D.G.E.	.20	No Charge	
10/6/2016	cf cassandra advise unable to do signing tomorrow. Deb out for family medical event. no one here to update petition with new information she said was faxed.	W.J.B.	.20	\$60.00	
10/10/2016	2nd consent fax sent to Seterus @ 877-649-0743; consent to speak with client for modification	D.G.E.	2.00	No Charge	
10/10/2016	OC to Cassandra; Terrance at Seterus (866-570-5277) needs her to call him regarding docs for loan mod request.	D.G.E.	.20	No Charge	
10/11/2016	recalculate plan payment with new mortgage loan arrearage numbers	W.J.B.	1.30	\$390.00	
10/12/2016	continue work on plan.	W.J.B.	1.00	\$300.00	
10/13/2016	Smith signing appt; update petition for info brought in today. Hard to keep Ralph's attention to the petition. He just wants to sign and leave.	W.J.B.	2.10	\$630.00	
10/17/2016	Received FedEx pkg from Seterus. Scanned and emailed them to Cassandra	D.G.E.	.30	No Charge	
10/18/2016	Request for service PRA Receivables Management, LLC for Sams Club	D.G.E.	.10	No Charge	
10/18/2016	Order for Debtor's Employer; Visiting Nurse Assoc. of Cleveland to Pay Trustee \$3656.40 Per Month	D.G.E.	.10	No Charge	
10/21/2016	prepared and mailed 341 Notice	D.G.E.	.30	No Charge	
10/21/2016	Notice of Chapter 13 Plan Notice of Order To Pay Wages	D.G.E.	.10	No Charge	
10/24/2016	POC Internal Revenue Service	D.G.E.	.10	No Charge	
10/28/2016	POC Huntington Bank	D.G.E.	.10	No Charge	
11/1/2016	Ralph called the office. Payroll did not receive the wage order. I faxed it to 330-759-2462 attn payroll dept	D.G.E.	.20	No Charge	
11/1/2016	Received new mortg. pymt statement from Seterus. EM to client with statement.	D.G.E.	.10	No Charge	
11/1/2016	POC Quantum 3 Group for Cle Clinic Physicians	D.G.E.	.10	No Charge	
11/1/2016	POC FFCC for Injury Center, Lorain	D.G.E.	.10	No Charge	

11/4/2016	scanned filed Amended POC Huntington Bank	D.G.E.	.10	No Charge
11/4/2016	POC SANTANDER CONSUMER USA	D.G.E.	.10	No Charge
11/7/2016	Creditor Request for Notices Filed by Creditor AMERICREDIT Financial SERVICES, INC. DBA GM FINANCIAL	D.G.E.	.10	No Charge
11/8/2016	via fax I received State of OH tax bill for 2015. Client did not disclose they had this bill at the time of filing. I will speak with Bill and advice clients what they should do.	D.G.E.	.20	No Charge
11/8/2016	Reviewed tax bill for Ohio 2015 with Bill. \$253.80 is the balance. Bill agrees to pay the bill instead of the expense of amending the petition & the plan.	D.G.E.	.20	No Charge
11/8/2016	OC to Cassandra regarding Ohio tax bill. I explained the process and the additional expense. She said Ralph will pay the bill and they do not want to amend the case.	D.G.E.	.20	No Charge
11/9/2016	Tax bill is under \$300.00; pay the bill. The expense to amend, re-do the plan will be greater than \$300.00. Info to Cassandra.	D.G.E.	.30	\$22.50
11/10/2016	POC Wells Fargo	D.G.E.	.10	No Charge
11/14/2016	POC AmeriCredit Financial Services	D.G.E.	.10	No Charge
11/17/2016	scanned Notice of Mortgage Payment Change Federal National Mortgage Association	D.G.E.	.10	No Charge
11/22/2016	scanned filed Personal Financial Management Course Certificate	D.G.E.	.20	No Charge
11/23/2016	travel to and from 341	W.J.B.	1.40	\$210.00
11/23/2016	meeting of creditors	W.J.B.	1.00	\$300.00
12/1/2016	cf Ralph; has objection. says the amount trustee wants won't leave enough to live on. Will email him petition. told him to review Sch J and see if we are understating any expenses.	W.J.B.	.10	\$30.00
12/6/2016	POC Credit First	D.G.E.	.10	No Charge
12/7/2016	PC from Ralph transmission is blown on work vehicle, needs to replace it. What are his options, message to Bill to return his call	D.G.E.	.10	\$7.50
12/7/2016	call PL at ch 13 trustee to discuss objection; not there left vm (2 calls first would not accept keypad commands)	W.J.B.	.20	\$60.00
12/28/2016	POC VCSO of Ohio, Inc. d/b/a First American Loans	D.G.E.	.10	No Charge
12/28/2016	OC to Ralph. Is he purchasing a auto or financing a auto. He is planning on replacing the transmission in his car. I discussed the 3% offer (on filed POC balances) that the Trustee has offered. He understand and excepts the offer	D.G.E.	.40	\$30.00
12/29/2016	prepare motion to modify plan and Notice of hearing; change notice as will not be able to serve within 21 day requirement	W.J.B.	1.80	\$540.00
12/29/2016	create first amended plan to add 3% per annum for unsecured creditors; recalculate plan payment with change	W.J.B.	1.20	\$360.00

12/30/2016	update motion to modify plan with increased plan payment.	W.J.B.	.30	\$90.00
12/30/2016	add three notice only addresses for IRS tax debt to service clause of each motion and to service matrix.	W.J.B.	.50	\$150.00
12/30/2016	format service matrix for cos	W.J.B.	.60	\$180.00
12/30/2016	final proof on documents; correct objection date on notice of hearing	W.J.B.	.20	\$60.00
12/30/2016	reformat document pages to two per page; combine pdfs to create service binder for serving motion, notice and plan	W.J.B.	1.00	\$300.00
12/30/2016	upload service job to COS	W.J.B.	.70	\$210.00
12/30/2016	complete amended pay order for cassandra.	W.J.B.	.40	\$120.00
12/30/2016	scanned Amended Chapter 13 Plan	D.G.E.	.10	No Charge
12/30/2016	Notice of Hearing on First Motion to Modify Plan	D.G.E.	.10	No Charge
12/30/2016	First Motion to Modify Plan	D.G.E.	.10	No Charge
1/3/2017	Amended Order for Debtor's Employer; Visiting Nurse Assoc. of Cleveland to Pay Trustee \$3,844.40	D.G.E.	.10	No Charge
1/3/2017	POC Capital One	D.G.E.	.10	No Charge
1/4/2017	check court docket and email to insure case tomorrow is adjourned. update calendar.	W.J.B.	.20	\$60.00
1/6/2017	cf Ralph Smith	W.J.B.	.10	\$30.00
1/31/2017	email reply to RS that I have yet to receive a loan mod agreement signed by the bank.	W.J.B.	.10	\$30.00
1/31/2017	email from Daria Reid that objection will be withdrawn and case confirmed	W.J.B.	.10	\$30.00
2/2/2017	Prepared and faxed consent letter to mortgage company to speak with State Farm Insurance	D.G.E.	.30	No Charge
2/5/2017	draft motion to approve loan mod final agreement	W.J.B.	1.10	\$330.00
2/6/2017	check docket email to download final loan mod agreement; Lender filed motion earlier today.	W.J.B.	.10	\$30.00
2/6/2017	POC Ohio Department of Taxation	D.G.E.	.10	No Charge
2/7/2017	Motion for Court Approval of Loan Modification Agreement (with Federal National Mortgage)	D.G.E.	.10	No Charge
2/16/2017	Withdraw Document Objection to Confirmation Filed by Trustee Shopneck	D.G.E.	.10	No Charge
SUBTOTAL:			35.60	\$6,170.00

Costs

3/10/2016	chapter 13 filing fee	\$310.00
3/10/2016	credit counseling	\$18.00
3/10/2016	credit counseling	\$18.00
11/23/2016	parking	\$5.00
1/3/2017	bk assist service of amended plan	\$101.40
2/21/2017	price increase for second course	\$5.95
SUBTOTAL:		\$458.35

Matter Ledgers

3/25/2016	Balance before last invoice	\$0.00
3/25/2016	debit payment for fees	(\$500.00)

4/13/2016	debit payment for fees	(\$2,000.00)
12/5/2016	Funds transferred from Trust - Disbursement from trust to pay filing costs	(\$328.00)
2/21/2017	Invoice 12337	\$6,628.35
SUBTOTAL:		\$3,800.35

Trust Account

12/5/2016	Previous Balance	\$0.00
4/13/2016	debit payment to trust for filing costs	\$328.00
12/5/2016	Advanced fees withdrawn from Trust - Disbursement from trust to pay filing costs - chapter 13 Bankruptcy hourly	(\$328.00)
Available in Trust:		\$0.00

TOTAL \$6,628.35
PREVIOUS BALANCE (CREDIT) \$2,828.00

CURRENT BALANCE DUE AND OWING \$3,800.35